

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

BULLETIN 88-8

To: All Property/Casualty Insurers Licensed in Minnesota

The Minnesota Department of Commerce has received numerous complaints from agents concerning underwriting standards which are unfairly discriminatory.

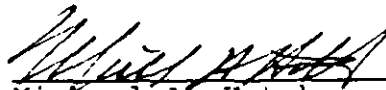
We are issuing several cease and desist orders regarding underwriting rules which:

1. Restrict the sale of automobile insurance to homeowners and condominium owners.
2. Tie the sale of automobile insurance to the purchase of a tenant's policy.
3. Restrict sales of automobile insurance to tenants who own a car that is worth more than \$25,000.
4. Restrict the sale of automobile insurance to individuals who own a garage.
5. Restrict the sale of automobile insurance to individuals who have been continuously employed by the same employer for the past two years.

The Department has reason to believe that other insurers may be imposing unfair discriminatory standards similar to the above. To curtail the potentially widespread abuse resulting from the imposition of such standards, the Department intends to review all underwriting standards and practices utilized by property/casualty insurers.

Accordingly, this Bulletin is to advise you that you are to provide the Minnesota Department of Commerce on or before March 1, 1989, a copy of your underwriting manual supplying standards applied in the writing of automobile and homeowners insurance. No filing fee will be imposed.

Questions regarding this Bulletin should be directed to Mr. Hollice Allen, Department of Commerce, 500 Metro Square Building, St. Paul, MN 55101, (612) 296-2449.



Michael A. Hatch
Commissioner of Commerce

Noted this 8th day of December, 1988